

**Life Insurance & Annuities**

**Complaint Indices**

**Missouri Department of Insurance, Financial Institutions & Professional Registration  
2008 Complaint Report**

**Life and Annuity Complaint Indices  
Alpha by Company**

<b>Code</b>	<b>Name</b>	<b>Complaints 2006-2008</b>	<b>Average Annual Premium 2006- 2008</b>	<b>Average Market Share 2006- 2008</b>	<b>Complaint Index</b>
77879	5 Star Life Insurance Company	0	\$1,761,642	0.0%	0
71854	AAA Life Insurance Company	0	\$2,279,598	0.0%	0
60038	Acacia Life Insurance Co	0	\$550,825	0.0%	0
60054	Aetna Life Insurance Company	10	\$17,302,456	0.2%	288
97780	AGC Life Insurance Company	0	\$1,157	0.0%	0
60232	AGL Life Assurance Company	0	\$35,955	0.0%	0
66842	AIG Life Insurance Company	3	\$2,820,413	0.0%	530
60941	AIG Sunamerica Life Assurance Company	3	\$424,515,410	5.9%	4
90611	Allianz Life Insurance Co Of North America	43	\$186,824,507	2.6%	115
64190	Allianz Life Insurance Company Of New York	0	\$96,608	0.0%	0
60186	Allstate Life Insurance Company	10	\$53,534,546	0.7%	93
70874	Allstate Life Insurance Company Of New York	0	\$43,879	0.0%	0
67369	Alta Health & Life Insurance Company	0	\$22,454	0.0%	0
60216	Amalgamated Life Insurance Company	0	\$111,836	0.0%	0
68594	American Amicable Life Insurance Co of TX	0	\$643,783	0.0%	0
60275	American Bankers Life Assurance Of Florida	6	\$2,151,605	0.0%	1,391
60291	American Capitol Insurance Company	0	\$35,576	0.0%	0
60305	American Community Mutual Insurance Co	0	\$247,500	0.0%	0
92738	American Equity Investment Life Ins Co	10	\$56,291,448	0.8%	89
60380	American Family Life Assurance Co of Col.	4	\$2,326,309	0.0%	857
60399	American Family Life Insurance Company	9	\$49,151,349	0.7%	91
98736	American Federated Life Insurance Company	0	\$85,534	0.0%	0
60410	American Fidelity Assurance Company	4	\$4,658,886	0.1%	428
60429	American Fidelity Life Insurance Company	0	\$384,187	0.0%	0
69337	American Financial Security Life Insurance Co	0	\$10,200	0.0%	0
68373	American General Assurance Company	5	\$1,997,039	0.0%	1,249
66672	American General Life & Accident Insurance Co	42	\$10,770,107	0.1%	1,945
60488	American General Life Insurance Co	29	\$69,658,643	1.0%	208
60518	American Health & Life Insurance Company	4	\$2,385,606	0.0%	836
60534	American Heritage Life Insurance Company	4	\$4,355,951	0.1%	458
60542	American Home Life Insurance Company	0	\$1,598,738	0.0%	0
60577	American Income Life Insurance Co	10	\$9,555,977	0.1%	522
60607	American International Life Assurance Of NY	1	\$372,647	0.0%	1,338
60631	American Investors Life Ins Co	14	\$77,864,007	1.1%	90
81213	American Maturity Life Insurance Co	0	\$6,008	0.0%	0
97179	American Medical Security Life Ins Co	0	\$232,030	0.0%	0
67989	American Memorial Life Insurance Company	0	\$3,315,410	0.0%	0
65811	American Modern Life Insurance Company	4	\$2,135,648	0.0%	934
60739	American National Insurance Company	15	\$36,899,059	0.5%	203
71773	American National Life Ins Co Of TX	0	\$167,884	0.0%	0
60763	American Pioneer Life Insurance Company	1	\$468,974	0.0%	1,063
80624	American Progressive Life & Health Ins Co	0	\$2,084	0.0%	0

**Missouri Department of Insurance, Financial Institutions & Professional Registration  
2008 Complaint Report**

**Life and Annuity Complaint Indices  
Alpha by Company**

<b>Code</b>	<b>Name</b>	<b>Complaints 2006-2008</b>	<b>Average Annual Premium 2006- 2008</b>	<b>Average Market Share 2006- 2008</b>	<b>Complaint Index</b>
60801	American Public Life Insurance Company	0	\$15,900	0.0%	0
60836	American Republic Insurance Company	2	\$1,720,176	0.0%	580
88366	American Retirement Life Insurance Company	0	\$345	0.0%	0
92649	American Underwriters Life Insurance Company	0	\$441,532	0.0%	0
60895	American United Life Insurance Co	1	\$102,560,925	1.4%	5
61999	Americo Financial Life & Annuity Ins Co	1	\$3,575,683	0.0%	139
61301	Ameritas Life Insurance Corp	1	\$8,065,465	0.1%	62
72222	AMICA Life Insurance Company	0	\$165,807	0.0%	0
93661	Annuity Investors Life Insurance Company	0	\$725,954	0.0%	0
61069	Anthem Life Insurance Company	0	\$5,975,624	0.1%	0
56499	Assured Life Association	0	\$34,393	0.0%	0
71439	Assurity Life Insurance Company	4	\$2,804,583	0.0%	711
61093	Atlanta Life Insurance Company	2	\$118,902	0.0%	8,388
61182	Aurora National Life Assurance Company	0	\$1,554,911	0.0%	0
84522	Auto Club Life Insurance Company	0	\$16,551	0.0%	0
61190	Auto Owners Life Insurance Company	0	\$2,986,169	0.0%	0
61689	Aviva Life & Annuity Company	19	\$75,478,265	1.0%	126
62880	AXA Equitable Life & Annuity Company	0	\$592,786	0.0%	0
62944	AXA Equitable Life Insurance Company	17	\$320,303,854	4.4%	26
68160	Balboa Life Insurance Company	1	\$121,994	0.0%	4,088
61212	Baltimore Life Insurance Company The	0	\$197,332	0.0%	0
61239	Bankers Fidelity Life Insurance Co	0	\$70,226	0.0%	0
61263	Bankers Life & Casualty Company	65	\$27,147,203	0.4%	1,194
81043	Bankers Life Insurance Company	0	\$810,819	0.0%	0
94250	Banner Life Insurance Company	5	\$8,076,781	0.1%	309
80985	BCS Life Insurance Company	0	\$138,544	0.0%	0
61395	Beneficial Life Insurance Company	1	\$1,342,044	0.0%	372
69752	Benicorp Insurance Company- <i>Suspended-</i>	0	\$88,262	0.0%	0
64890	Berkley Life & Health Insurance Company	0	\$37,669	0.0%	0
62345	Berkshire Hathaway Life Insurance Co of NE	0	\$18,333	0.0%	0
71714	Berkshire Life Insurance Company Of America	0	\$50,807	0.0%	0
90638	Best Life & Health Insurance Company	0	\$130	0.0%	0
61476	Boston Mutual Life Insurance Company	2	\$4,822,210	0.1%	207
74900	Brokers National Life Assurance Company	0	\$10,902	0.0%	0
93432	C M Life Insurance Company	1	\$20,805,390	0.3%	24
80659	Canada Life Assurance Company	1	\$2,753,914	0.0%	181
81060	Canada Life Insurance Company Of America	0	\$107,461	0.0%	0
61573	Capital Reserve Life Insurance Company	4	\$2,717,914	0.0%	734
61581	Capitol Life Insurance Company	0	\$1,370	0.0%	0
71455	Cardif Life Insurance Company	8	\$1,794,331	0.0%	2,223
56022	Catholic Family Life Insurance	0	\$35,086	0.0%	0
57770	Catholic Holy Family Society	0	\$392,452	0.0%	0
56030	Catholic Knights	0	\$643,255	0.0%	0
57487	Catholic Order Of Foresters	0	\$214,180	0.0%	0
80799	Celtic Insurance Company	0	\$197	0.0%	0

**Missouri Department of Insurance, Financial Institutions & Professional Registration  
2008 Complaint Report**

**Life and Annuity Complaint Indices  
Alpha by Company**

<b>Code</b>	<b>Name</b>	<b>Complaints 2006-2008</b>	<b>Average Annual Premium 2006- 2008</b>	<b>Average Market Share 2006- 2008</b>	<b>Complaint Index</b>
61727	Central Reserve Life Insurance Company	0	\$136,127	0.0%	0
61735	Central Security Life Insurance Co	6	\$585,879	0.0%	5,107
61751	Central States Health & Life Co Of Omaha	0	\$4,071,298	0.1%	0
61883	Central United Life Insurance Company	1	\$185,917	0.0%	2,682
62383	Centurion Life Insurance Company	0	\$9,590,328	0.1%	0
94447	Century Life Assurance Company	0	\$1,272	0.0%	0
61808	Charter National Life Insurance Co	1	\$3,167	0.0%	9,999
61824	Cherokee National Life Insurance Co	0	\$333,828	0.0%	0
61832	Chesapeake Life Insurance Company The	2	\$1,155,610	0.0%	863
61859	Christian Fidelity Life Insurance Co	0	\$292,332	0.0%	0
61875	Church Life Insurance Corporation	0	\$617,807	0.0%	0
71463	Cica Life Insurance Company Of America	0	\$2,290,094	0.0%	0
76236	Cincinnati Life Insurance Company The	1	\$6,400,693	0.1%	78
61921	Citizens Security Life Ins Co	0	\$183,674	0.0%	0
62049	Colonial Life & Accident Ins Co	3	\$2,312,710	0.0%	647
62065	Colonial Penn Life Insurance Company	3	\$2,106,770	0.0%	710
84786	Colorado Bankers Life Ins Co	0	\$666,923	0.0%	0
76023	Columbian Life Insurance Company	3	\$1,084,951	0.0%	1,379
62103	Columbian Mutual Life Insurance Co	0	\$69,641	0.0%	0
99937	Columbus Life Insurance Company	0	\$1,501,186	0.0%	0
62146	Combined Insurance Co Of America	6	\$1,995,428	0.0%	1,499
84824	Commonwealth Annuity & Life Insurance Co	1	\$1,948,190	0.0%	256
77828	Companion Life Insurance Company	0	\$53,848	0.0%	0
60984	Compbenefits Insurance Company	0	\$4,340	0.0%	0
62308	Connecticut General Life Ins Co	3	\$7,560,883	0.1%	198
78174	Conseco Health Insurance Company	0	\$99,590	0.0%	0
60682	Conseco Insurance Company	11	\$1,618,774	0.0%	3,389
65900	Conseco Life Insurance Co	12	\$3,130,627	0.0%	1,912
62359	Constitution Life Insurance Company	0	\$59,517	0.0%	0
71730	Continental American Insurance Company	0	\$7,186	0.0%	0
62413	Continental Assurance Company	1	\$975,588	0.0%	511
71404	Continental General Insurance Company	1	\$881,442	0.0%	566
68500	Continental Life Ins Co Of Brentwood TN	0	\$553,032	0.0%	0
94218	Country Investors Life Assurance Company	0	\$872,083	0.0%	0
62553	Country Life Insurance Company	1	\$4,050,792	0.1%	123
56634	Croatian Fraternal Union Of America	0	\$108,177	0.0%	0
80675	Crown Life Insurance Company	0	\$780,170	0.0%	0
56138	CSA Fraternal Life	0	\$24,884	0.0%	0
62626	CUNA Mutual Insurance Society	8	\$22,406,134	0.3%	178
57088	Degree Of Honor Protective Assoc	0	\$106,340	0.0%	0
97705	Direct General Life Insurance Company	0	\$207,499	0.0%	0
62928	EMC National Life Company	1	\$5,241,091	0.1%	95
84174	Employees Life Company (mutual	1	\$94,645	0.0%	5,269
64149	Epic Life Insurance Company The	0	\$34,791	0.0%	0
62952	Equitable Life & Casualty Insurance Company	0	\$688,167	0.0%	0

**Missouri Department of Insurance, Financial Institutions & Professional Registration  
2008 Complaint Report**

**Life and Annuity Complaint Indices  
Alpha by Company**

<b>Code</b>	<b>Name</b>	<b>Complaints 2006-2008</b>	<b>Average Annual Premium 2006- 2008</b>	<b>Average Market Share 2006- 2008</b>	<b>Complaint Index</b>
56057	Equitable Reserve Association	0	\$6,358	0.0%	0
62510	Equitrust Life Insurance Company	7	\$43,345,828	0.6%	81
70742	Family Benefit Life Insurance Company	1	\$1,746,755	0.0%	285
77968	Family Heritage Life Insurance Co Of America	0	\$125	0.0%	0
63053	Family Life Insurance Company	3	\$261,785	0.0%	5,715
74004	Family Service Life Insurance Company	0	\$54	0.0%	0
63118	Farm Bureau Life Ins Co of MO	1	\$32,290,241	0.4%	15
63177	Farmers New World Life Insurance Co	11	\$25,760,186	0.4%	213
63223	Federal Life Insurance Company (mutual	0	\$157,362	0.0%	0
63258	Federated Life Insurance Company	0	\$5,249,029	0.1%	0
93696	Fidelity Investments Life Insurance Company	2	\$22,233,332	0.3%	45
63290	Fidelity Life Association A Legal Reserve Life Ins	2	\$704,813	0.0%	1,415
71870	Fidelity Security Life Insurance Company	4	\$8,962,980	0.1%	223
69140	First Allmerica Financial Life Insurance Co	2	\$217,075	0.0%	4,595
11591	First Berkshire Hathaway Life Insurance Co	0	\$3,421	0.0%	0
56332	First Catholic Slovak Ladies Assn Of The US	0	\$21,188	0.0%	0
56340	First Catholic Slovak Union Of The USA	0	\$3,911	0.0%	0
84034	First Guaranty Insurance Company	0	\$2,915	0.0%	0
90328	First Health Life & Health Insurance Company	3	\$70,239	0.0%	9,999
63495	First Investors Life Insurance Company	0	\$306,575	0.0%	0
67652	First Penn-pacific Life Insurance Company	3	\$3,808,270	0.1%	393
91642	Forethought Life Insurance Company	2	\$7,392,214	0.1%	135
71129	Fort Dearborn Life Insurance Company	1	\$6,833,643	0.1%	73
62324	Freedom Life Insurance Company Of America	0	\$6,003	0.0%	0
99775	Funeral Directors Life Insurance Co	0	\$1,348,857	0.0%	0
63657	Garden State Life Insurance Company	0	\$583,932	0.0%	0
63665	General American Life Insurance Company	23	\$38,728,526	0.5%	296
65536	Genworth Life & Annuity Insurance Company	11	\$51,027,873	0.7%	108
70025	Genworth Life Insurance Company	2	\$10,692,191	0.1%	93
70939	Gerber Life Insurance Company	1	\$4,798,597	0.1%	104
56154	Gleaner Life Insurance Society	0	\$3,782	0.0%	0
91472	Globe Life & Accident Insurance Company	32	\$13,367,831	0.2%	1,194
62286	Golden Rule Insurance Company	1	\$7,075,732	0.1%	70
63967	Government Personnel Mutual Life Ins Co	0	\$614,681	0.0%	0
71218	Grange Life Insurance Company	0	\$52,012	0.0%	0
63312	Great American Life Insurance Company	2	\$18,358,824	0.3%	54
90212	Great Southern Life Insurance Company	3	\$814,673	0.0%	1,836
80705	Great West Life Assurance Company	0	\$440,082	0.0%	0
71480	Great Western Insurance Company	0	\$1,070,911	0.0%	0
68322	Great-West Life & Annuity Insurance Company	0	\$86,944,324	1.2%	0
56685	Greater Beneficial Union Of Pittsburgh	0	\$132,570	0.0%	0
64211	Guarantee Trust Life Insurance Co	2	\$2,608,715	0.0%	382
64238	Guaranty Income Life Insurance Company	0	\$508,100	0.0%	0
78778	Guardian Insurance & Annuity Company Inc	1	\$5,885,421	0.1%	85
64246	Guardian Life Insurance Company Of America	6	\$22,510,301	0.3%	133

**Missouri Department of Insurance, Financial Institutions & Professional Registration  
2008 Complaint Report**

**Life and Annuity Complaint Indices  
Alpha by Company**

<b>Code</b>	<b>Name</b>	<b>Complaints 2006-2008</b>	<b>Average Annual Premium 2006- 2008</b>	<b>Average Market Share 2006- 2008</b>	<b>Complaint Index</b>
70815	Hartford Life & Accident Insurance Company	15	\$39,874,326	0.6%	188
71153	Hartford Life & Annuity Insurance Company	13	\$46,789,491	0.6%	139
88072	Hartford Life Insurance Company	7	\$54,350,367	0.8%	64
92711	HCC Life Insurance Company	0	\$479,937	0.0%	0
78972	Healthy Alliance Life Insurance Co	4	\$3,960,143	0.1%	504
66214	Heartland National Life Insurance Company	0	\$41,295	0.0%	0
62421	Heritage Union Life Insurance Company	1	\$159,275	0.0%	3,131
93440	HM Life Insurance Company	0	\$38,534	0.0%	0
64505	Homesteaders Life Company	1	\$6,123,705	0.1%	81
64513	Horace Mann Life Insurance Company	0	\$3,591,241	0.0%	0
93777	Household Life Insurance Company	4	\$4,042,573	0.1%	493
73288	Humana Insurance Company	0	\$720,861	0.0%	0
70580	Humanadental Insurance Company	0	\$50,186	0.0%	0
97764	Idealife Insurance Company	0	\$98,947	0.0%	0
64580	Illinois Mutual Life Insurance Company	0	\$4,202,965	0.1%	0
58068	Independent Order Of Foresters The	1	\$2,354,102	0.0%	212
81779	Individual Assurance Co Life Health & Accident	0	\$3,382,715	0.0%	0
84514	Industrial Alliance Pacific Ins & Financial Service	0	\$16,844	0.0%	0
86509	ING Life Insurance & Annuity Company	1	\$98,461,582	1.4%	5
80942	ING USA Annuity & Life Ins Co	8	\$176,183,258	2.4%	23
74780	Integrity Life Insurance Company	1	\$10,070,129	0.1%	50
64831	Intramercia Life Insurance Company	0	\$1,497	0.0%	0
85189	Investors Consolidated Insurance Company	0	\$533	0.0%	0
64904	Investors Heritage Life Insurance Company	0	\$46,153	0.0%	0
64939	Investors Insurance Corporation	0	\$1,117,108	0.0%	0
63487	Investors Life Insurance Co Of North America	4	\$694,827	0.0%	2,871
89958	J M I C Life Insurance Company	0	\$53,076	0.0%	0
65056	Jackson National Life Insurance Company	20	\$184,133,768	2.5%	54
64017	Jefferson National Life Insurance Company	0	\$5,562,734	0.1%	0
65080	John Alden Life Insurance Company	0	\$460,781	0.0%	0
93610	John Hancock Life & Health Insurance Company	0	\$49,062	0.0%	0
65099	John Hancock Life Insurance Company	12	\$9,837,956	0.1%	608
65838	John Hancock Life Insurance Company (usa	3	\$48,596,519	0.7%	31
90204	John Hancock Variable Life Insurance Company	2	\$21,503,207	0.3%	46
65110	Kanawha Insurance Company	0	\$889,924	0.0%	0
65129	Kansas City Life Insurance Company	9	\$20,377,043	0.3%	220
90557	Kemper Investors Life Ins Co	1	\$2,089,951	0.0%	239
58033	Knights Of Columbus	7	\$20,293,833	0.3%	172
65242	Lafayette Life Insurance Company The	1	\$5,564,041	0.1%	90
71595	Lewer Life Insurance Company	0	\$4,603	0.0%	0
68543	Liberty Bankers Life Insurance Co- <i>Suspended-</i>	5	.	.	.
65315	Liberty Life Assurance Company Of Boston	0	\$2,699,683	0.0%	0
61492	Liberty Life Insurance Company	7	\$10,511,727	0.1%	332
65331	Liberty National Life Insurance Company	0	\$2,637,566	0.0%	0
65498	Life Insurance Company Of North America	4	\$15,065,460	0.2%	132

**Missouri Department of Insurance, Financial Institutions & Professional Registration  
2008 Complaint Report**

**Life and Annuity Complaint Indices  
Alpha by Company**

<b>Code</b>	<b>Name</b>	<b>Complaints 2006-2008</b>	<b>Average Annual Premium 2006- 2008</b>	<b>Average Market Share 2006- 2008</b>	<b>Complaint Index</b>
65528	Life Insurance Company Of The Southwest	0	\$6,916,236	0.1%	0
97691	Life Of The South Insurance Company	0	\$614,148	0.0%	0
77720	Lifesecond Insurance Company	1	\$124,825	0.0%	3,995
65595	Lincoln Benefit Life Company	11	\$38,457,805	0.5%	143
65927	Lincoln Heritage Life Insurance Company	3	\$3,502,836	0.0%	427
62057	Lincoln Life & Annuity Company Of New York	2	\$939,556	0.0%	1,062
69833	Lincoln Memorial Life Insurance Co- <i>Suspended-</i>	0	\$13,515,485	0.2%	0
65676	Lincoln National Life Insurance Company	18	\$373,441,584	5.2%	24
68446	Longevity Insurance Company	0	\$12,479	0.0%	0
65722	Loyal American Life Insurance Company	1	\$954,416	0.0%	523
56758	Loyal Christian Benefit Association	1	\$86,308	0.0%	5,778
65781	Madison National Life Insurance Company Inc	0	\$492,260	0.0%	0
61018	Magna Insurance Company	0	\$27,551	0.0%	0
60321	Mamsi Life & Health Insurance Company	0	\$195,530	0.0%	0
65870	Manhattan Life Insurance Company	0	\$177,994	0.0%	0
67083	Manhattan National Life Insurance Company	1	\$1,176,536	0.0%	424
71072	Marquette National Life Insurance Company	0	\$8,558	0.0%	0
65935	Massachusetts Mutual Life Insurance Company	6	\$91,096,977	1.3%	33
71471	Medico Life Insurance Company	0	\$44,612	0.0%	0
97055	Mega Life & Health Insurance Company The	1	\$486,401	0.0%	1,025
86126	Members Life Insurance Company	0	\$7,311	0.0%	0
65951	Merit Life Insurance Co	0	\$1,616,773	0.0%	0
79022	Merrill Lynch Life Insurance Company	1	\$7,880,013	0.1%	63
87726	Metlife Insurance Company Of Connecticut	8	\$37,958,456	0.5%	105
93513	Metlife Investors Insurance Company	0	\$81,208,296	1.1%	0
61050	Metlife Investors USA Insurance Company	3	\$116,919,914	1.6%	13
65978	Metropolitan Life Insurance Company	59	\$254,613,364	3.5%	116
97136	Metropolitan Tower Life Insurance Company	4	\$2,920,711	0.0%	683
66044	Midland National Life Insurance Company	13	\$46,428,114	0.6%	140
66087	Midwest National Life Insurance Co Of TN	0	\$162,693	0.0%	0
66109	Midwestern United Life Insurance Company	0	\$40,601	0.0%	0
66168	Minnesota Life Insurance Company	4	\$53,731,491	0.7%	37
76040	Missouri Valley Life & Health Insurance Co	0	\$948,339	0.0%	0
70416	MML Bay State Life Insurance Company	1	\$1,329,364	0.0%	375
57541	Modern Woodmen Of America	1	\$19,674,386	0.3%	25
69647	Molina Healthcare Insurance Company	0	\$10,858	0.0%	0
81442	Monitor Life Insurance Company Of New York	0	\$25,647	0.0%	0
66281	Monumental Life Insurance Company	32	\$31,798,809	0.4%	502
66370	Mony Life Insurance Company	0	\$3,377,192	0.0%	0
78077	Mony Life Insurance Company Of America	2	\$3,528,364	0.0%	283
80020	Mountain Life Insurance Company	0	\$223,159	0.0%	0
66427	MTL Insurance Company	0	\$3,741,037	0.1%	0
66362	Mutual Benefit Life Insurance Co- <i>Revoked-</i>	1	.	.	.
88668	Mutual Of America Life Insurance Company	0	\$645,507	0.0%	0
61409	National Benefit Life Insurance Company	2	\$649,575	0.0%	1,535

**Missouri Department of Insurance, Financial Institutions & Professional Registration  
2008 Complaint Report**

**Life and Annuity Complaint Indices  
Alpha by Company**

<b>Code</b>	<b>Name</b>	<b>Complaints 2006-2008</b>	<b>Average Annual Premium 2006- 2008</b>	<b>Average Market Share 2006- 2008</b>	<b>Complaint Index</b>
57568	National Catholic Society Of Foresters	0	\$51,187	0.0%	0
66540	National Farmers Unions Life Insurance Co	0	\$240,905	0.0%	0
98205	National Foundation Life Insurance Company	0	\$16,073	0.0%	0
66583	National Guardian Life Insurance Company	1	\$1,348,851	0.0%	370
66680	National Life Insurance Company	1	\$7,103,216	0.1%	70
60593	National States Insurance Company	5	\$1,019,826	0.0%	2,445
87963	National Teachers Associates Life Insurance Co	0	\$100,781	0.0%	0
66850	National Western Life Insurance Company	7	\$7,705,783	0.1%	453
70750	Nationwide Life & Annuity Co Of America	0	\$426,177	0.0%	0
92657	Nationwide Life & Annuity Insurance Company	0	\$1,866,885	0.0%	0
68225	Nationwide Life Ins Co of America	0	\$1,450,071	0.0%	0
66869	Nationwide Life Insurance Company	3	\$14,419,737	0.2%	104
91626	New England Life Insurance Company	2	\$23,434,245	0.3%	43
69698	New Era Life Ins Co of the Midwest	0	\$2,987	0.0%	0
91596	New York Life Insurance & Annuity Corporation	8	\$164,699,971	2.3%	24
66915	New York Life Insurance Company	17	\$56,062,272	0.8%	151
81264	Nippon Life Insurance Company Of America	0	\$6,530	0.0%	0
66974	North American Co For Life & Health Insurance	8	\$35,999,364	0.5%	111
68349	North American Insurance Company	0	\$887	0.0%	0
67032	North Carolina Mutual Life Insurance Company	1	\$1,763	0.0%	9,999
67091	Northwestern Mutual Life Insurance Company	8	\$204,768,867	2.8%	19
81353	NYLife Insurance Company Of Arizona	0	\$1,298,217	0.0%	0
67148	occidental Life Insurance Company Of NC	1	\$191,636	0.0%	2,602
89206	Ohio National Life Assurance Corporation	1	\$10,468,086	0.1%	48
67172	Ohio National Life Insurance Company The	4	\$42,379,706	0.6%	47
67180	Ohio State Life Insurance Company The	4	\$1,134,597	0.0%	1,758
67199	Old American Insurance Company	6	\$5,198,708	0.1%	576
67253	Old Reliance Insurance Company	0	\$194,124	0.0%	0
67261	Old Republic Life Insurance Company	0	\$431,669	0.0%	0
67326	Old Surety Life Insurance Company	0	\$58	0.0%	0
76007	Old United Life Insurance Company	0	\$323,982	0.0%	0
63274	Om Financial Life Insurance Company	20	\$50,675,219	0.7%	197
76112	Oxford Life Insurance Company	1	\$314,423	0.0%	1,586
67393	Ozark National Life Insurance Company	10	\$20,431,828	0.3%	244
64343	Pacific Guardian Life Insurance Company Ltd	0	\$14,053	0.0%	0
97268	Pacific Life & Annuity Company	0	\$80,386	0.0%	0
67466	Pacific Life Insurance Company	1	\$123,824,418	1.7%	4
93459	Pan American Assurance Company	0	\$432,189	0.0%	0
67539	Pan-american Life Insurance Company	1	\$148,023	0.0%	3,369
60003	Park Avenue Life Insurance Company	0	\$9,692	0.0%	0
67598	Paul Revere Life Insurance Company	0	\$62,633	0.0%	0
67601	Paul Revere Variable Annuity Insurance Co	0	\$143,633	0.0%	0
67628	Pekin Life Insurance Company	0	\$991,555	0.0%	0
93262	Penn Insurance & Annuity Company	0	\$409,338	0.0%	0
67644	Penn Mutual Life Insurance Company The	2	\$2,900,553	0.0%	344

**Missouri Department of Insurance, Financial Institutions & Professional Registration  
2008 Complaint Report**

**Life and Annuity Complaint Indices  
Alpha by Company**

<b>Code</b>	<b>Name</b>	<b>Complaints 2006-2008</b>	<b>Average Annual Premium 2006- 2008</b>	<b>Average Market Share 2006- 2008</b>	<b>Complaint Index</b>
63282	Penn Treaty Ntwk America Ins Co- <i>Suspended-</i>	0	\$29,942	0.0%	0
67660	Pennsylvania Life Insurance Company	8	\$818,161	0.0%	4,876
85561	Perico Life Insurance Company	0	\$7,545	0.0%	0
90247	Pharmacists Life Insurance Company, The	0	\$279,463	0.0%	0
67784	Philadelphia American Life Insurance Company	1	\$8,912	0.0%	9,999
67792	Philadelphia United Life Insurance Company	0	\$75	0.0%	0
93548	PHL Variable Insurance Company	1	\$30,689,366	0.4%	16
93734	Phoenix Life & Annuity Company	0	\$956,234	0.0%	0
67814	Phoenix Life Insurance Company	3	\$24,145,722	0.3%	62
72125	Physicians Life Insurance Company	8	\$4,725,915	0.1%	844
67873	Pioneer American Insurance Company	0	\$45,480	0.0%	0
67911	Pioneer Mutual Life Insurance Company	0	\$712,581	0.0%	0
67946	Pioneer Security Life Insurance Company	1	\$31,390	0.0%	9,999
57622	Polish Natnl Alliance Of The US Of N. A	0	\$64,888	0.0%	0
57630	Polish Roman Catholic Union Of America	0	\$139,212	0.0%	0
60048	Preservation Life Insurance Company	0	\$929,256	0.0%	0
68039	Presidential Life Insurance Company	1	\$1,307,701	0.0%	381
65919	Primerica Life Insurance Company	7	\$28,855,722	0.4%	121
61271	Principal Life Insurance Company	3	\$73,385,703	1.0%	20
68047	Professional Insurance Company	0	\$38,007	0.0%	0
88536	Protective Life & Annuity Insurance Company	0	\$11,314	0.0%	0
68136	Protective Life Insurance Company	14	\$277,224,806	3.8%	25
67903	Provident American Life & Health Insurance Co	1	\$5,403	0.0%	9,999
68195	Provident Life & Accident Insurance Company	1	\$8,645,467	0.1%	58
68209	Provident Life & Casualty Insurance Company	0	\$2,854	0.0%	0
79227	PRUCO Life Insurance Company	8	\$55,237,612	0.8%	72
86630	Prudential Annuities Life Assurance Corporation	7	\$100,994,598	1.4%	35
68241	Prudential Insurance Company Of America The	37	\$88,357,602	1.2%	209
93629	Prudential Retirement Insurance & Annuity Co	0	\$67,477	0.0%	0
68284	Pyramid Life Insurance Company	3	\$370,688	0.0%	4,036
70211	Reassure America Life Insurance Company	45	\$22,884,575	0.3%	981
68357	Reliable Life Insurance Company	106	\$14,102,926	0.2%	3,748
68381	Reliance Standard Life Insurance Company	0	\$10,072,669	0.1%	0
61360	Reliastar Life Ins Co of NY	2	\$869,352	0.0%	1,147
67105	Reliastar Life Insurance Company	8	\$40,281,816	0.6%	99
61700	Renaissance Life & Health Insurance Co	0	\$78,999	0.0%	0
68462	Reserve National Insurance Company	0	\$112,203	0.0%	0
61506	Resource Life Insurance Company	1	\$433,462	0.0%	1,150
93572	RGA Reinsurance Company	0	\$1,280,713	0.0%	0
65005	Riversource Life Insurance Company	3	\$142,723,813	2.0%	10
58181	Royal Arcanum Supreme Council Of	0	\$1,163	0.0%	0
57657	Royal Neighbors Of America	1	\$562,285	0.0%	887
60183	S USA Life Insurance Company Inc	0	\$2,245	0.0%	0
60445	Sagicor Life Insurance Company	1	\$106,968	0.0%	4,662
70435	Savings Bank Life Insurance Co Of MA	0	\$27,278	0.0%	0

**Missouri Department of Insurance, Financial Institutions & Professional Registration  
2008 Complaint Report**

**Life and Annuity Complaint Indices  
Alpha by Company**

<b>Code</b>	<b>Name</b>	<b>Complaints 2006-2008</b>	<b>Average Annual Premium 2006- 2008</b>	<b>Average Market Share 2006- 2008</b>	<b>Complaint Index</b>
69914	Sears Life Insurance Company	2	\$650,347	0.0%	1,534
93742	Securian Life Insurance Company	0	\$22,230	0.0%	0
68675	Security Benefit Life Insurance Company	1	\$23,838,511	0.3%	21
68721	Security Life Insurance Company Of America	1	\$105,775	0.0%	4,715
68713	Security Life Of Denver Insurance Company	2	\$18,473,765	0.3%	54
68772	Security Mutual Life Insurance Company Of NY	0	\$290,240	0.0%	0
69485	Security National Life Insurance Company	0	\$303,775	0.0%	0
76325	Senior Health Insurance Company of PA	1	\$151,799	0.0%	3,285
78662	Senior Life Insurance Company	1	\$658,890	0.0%	757
77119	Sentinel American Life Insurance Co	0	\$104	0.0%	0
68810	Sentry Life Insurance Company (L&H Acct)	0	\$6,918,525	0.1%	0
97241	Settlers Life Insurance Company	0	\$21,426	0.0%	0
65757	Shelter Life Insurance Company	7	\$30,843,029	0.4%	113
68845	Shenandoah Life Insurance Company	0	\$1,358,988	0.0%	0
57673	Slovene National Benefit Society	0	\$9,631	0.0%	0
73377	Southern Security Life Insurance Co- <i>Withdrawn</i>	0	\$50,054	0.0%	0
69019	Standard Insurance Company	1	\$44,545,462	0.6%	11
86355	Standard Life & Accident Insurance Company	1	\$811,767	0.0%	614
69051	Standard Life Insurance Company Of Indiana	0	\$214,032	0.0%	0
69078	Standard Security Life Insurance Co Of NY	0	\$2,135	0.0%	0
68985	Starmount Life Insurance Company	1	\$342,270	0.0%	1,457
69108	State Farm Life Insurance Company	15	\$115,424,109	1.6%	65
69116	State Life Insurance Company	2	\$9,692,776	0.1%	103
69132	State Mutual Insurance Company	2	\$419,533	0.0%	2,377
89184	Sterling Investors Life Insurance Company	0	\$40,531	0.0%	0
77399	Sterling Life Insurance Company	0	\$9,419	0.0%	0
65021	Stonebridge Life Insurance Company	14	\$7,139,374	0.1%	978
80926	Sun Life & Health Insurance Company (US	2	\$2,000,711	0.0%	499
80802	Sun Life Assurance Company Of Canada	0	\$22,238,926	0.3%	0
79065	Sun Life Assurance Of Canada (US	3	\$74,143,798	1.0%	20
69256	Sunamerica Life Insurance Company	1	\$60,436	0.0%	8,252
69272	Sunset Life Insurance Company Of America	1	\$111,140	0.0%	4,487
69310	Surety Life Insurance Company	0	\$440,603	0.0%	0
68608	Symetra Life Insurance Company	2	\$26,069,980	0.4%	38
90581	Symetra National Life Insurance Company	0	\$34,484	0.0%	0
69345	Teachers Ins & Annuity Assn of America	0	\$166,416,496	2.3%	0
56014	Thrivent Financial For Lutherans	4	\$77,643,368	1.1%	26
97721	Thrivent Life Insurance Company	0	\$681,909	0.0%	0
60142	TIAA-CREF Life Insurance Company	0	\$2,992,526	0.0%	0
69477	Time Insurance Company	0	\$798,390	0.0%	0
69566	Trans World Assurance Company	0	\$201,198	0.0%	0
70688	Transamerica Financial Life Ins Co	1	\$246,973,168	3.4%	2
86231	Transamerica Life Insurance Company	22	\$113,281,007	1.6%	97
61425	Trustmark Insurance Company	0	\$559,550	0.0%	0
62863	Trustmark Life Insurance Company	0	\$61,797	0.0%	0

**Missouri Department of Insurance, Financial Institutions & Professional Registration  
2008 Complaint Report**

**Life and Annuity Complaint Indices  
Alpha by Company**

<b>Code</b>	<b>Name</b>	<b>Complaints 2006-2008</b>	<b>Average Annual Premium 2006- 2008</b>	<b>Average Market Share 2006- 2008</b>	<b>Complaint Index</b>
69396	TX Life Insurance Company	0	\$2,031,959	0.0%	0
84530	U S Financial Life Insurance Company	2	\$6,320,991	0.1%	158
56456	U S Letter Carriers' Mutual Benefit Ass	0	\$113,849	0.0%	0
86371	Ullico Life Insurance Company	0	\$47,812	0.0%	0
80314	Unicare Life & Health Insurance Company	0	\$1,635,707	0.0%	0
11121	Unified Life Insurance Company	0	\$535,038	0.0%	0
91529	Unimerica Insurance Company	1	\$4,735,328	0.1%	105
69701	Union Bankers Insurance Company	6	\$905,888	0.0%	3,303
80837	Union Central Life Insurance Company	1	\$40,251,724	0.6%	12
62596	Union Fidelity Life Insurance Company	1	\$979,853	0.0%	509
69744	Union Labor Life Insurance Company	0	\$732,318	0.0%	0
70408	Union Security Insurance Company	2	\$12,090,612	0.2%	82
92916	United American Insurance Company	7	\$3,187,709	0.0%	1,095
56383	United Commercial Travelers Of America	0	\$60,753	0.0%	0
91693	United Family Life Insurance Company	0	\$59,352	0.0%	0
87645	United Fidelity Life Insurance Company	4	\$566,208	0.0%	3,523
79413	United Healthcare Insurance Company	0	\$5,467,969	0.1%	0
63983	United Heritage Life Insurance Company	1	\$4,214,420	0.1%	118
69922	United Home Life Insurance Company	1	\$407,694	0.0%	1,223
69930	United Insurance Company Of America	12	\$170,410	0.0%	9,999
94099	United Investors Life Insurance Company	1	\$3,279,956	0.0%	152
82694	United Liberty Life Insurance Company	0	\$364	0.0%	0
69973	United Life Insurance Company	0	\$4,252,164	0.1%	0
92703	United National Life Ins Co of America	0	\$124,518	0.0%	0
69868	United Of Omaha Life Insurance Company	8	\$29,706,837	0.4%	134
42129	United Security Assurance Company Of PA	0	\$1,575	0.0%	0
81108	United Security Life & Health Insurance Co	0	\$1,535	0.0%	0
70106	United States Life Insurance Co New York	2	\$1,620,733	0.0%	615
63479	United Teacher Associates Insurance Co	1	\$103,168	0.0%	4,834
72850	United World Life Insurance Company	0	\$53,177	0.0%	0
63819	Unity Financial Life Insurance Company	2	\$1,649,801	0.0%	605
70114	Unity Mutual Life Insurance Company	0	\$7,050	0.0%	0
70130	Universal Guaranty Life Insurance Company	1	\$452,748	0.0%	1,101
70157	Universal Life Insurance Company- <i>Suspended</i> -	3	\$35,689	0.0%	9,999
70173	Universal Underwriters Life Insurance Company	0	\$427,350	0.0%	0
62235	Unum Life Insurance Company Of America	4	\$24,930,095	0.3%	80
70955	USA Life One Insurance Company Of Indiana	0	\$12,339	0.0%	0
69663	USAA Life Insurance Company	0	\$14,159,188	0.2%	0
94358	Usable Life	0	\$1,189,660	0.0%	0
68632	Vantislife Insurance Company	0	\$12,213	0.0%	0
70238	Variable Annuity Life Insurance Company	3	\$55,483,818	0.8%	27
70319	Washington National Insurance Co	19	\$3,876,013	0.1%	2,445
00037	Watkins Life & Benefit Association	0	\$40,045	0.0%	0
70335	West Coast Life Insurance Company	2	\$9,261,877	0.1%	108
70483	Western & Southern Life Insurance Company	15	\$6,152,060	0.1%	1,216

**Missouri Department of Insurance, Financial Institutions & Professional Registration  
2008 Complaint Report**

<b>Life and Annuity Complaint Indices</b>					
<b>Alpha by Company</b>					
<b>Code</b>	<b>Name</b>	<b>Complaints 2006-2008</b>	<b>Average Annual Premium 2006- 2008</b>	<b>Average Market Share 2006- 2008</b>	<b>Complaint Index</b>
57711	Western Catholic Union	1	\$10,755,757	0.1%	46
70432	Western National Life Insurance Company	8	\$51,627,944	0.7%	77
91413	Western Reserve Life Assurance Co Of Ohio	0	\$16,632,340	0.2%	0
92622	Western Southern Life Assurance Company	4	\$41,411,431	0.6%	48
57010	William Penn Association	0	\$190,785	0.0%	0
60704	Wilton Reassurance Life Company Of New York	0	\$161,721	0.0%	0
65960	Windsor Life Insurance Company	0	\$3,116	0.0%	0
56170	Woman's Life Insurance Society	0	\$15,578	0.0%	0
57320	Woodmen Of The World Life Insurance Society	2	\$2,098,628	0.0%	475
57290	Workmens Benefit Fund Of The U S Of Am	0	\$5,098	0.0%	0
70629	World Insurance Company	0	\$132,154	0.0%	0
71323	Zale Life Insurance Company	0	\$26,709	0.0%	0
<b>Total</b>		<b>1,449</b>	<b>\$7,226,024,847</b>	<b>100.0%</b>	<b>.</b>